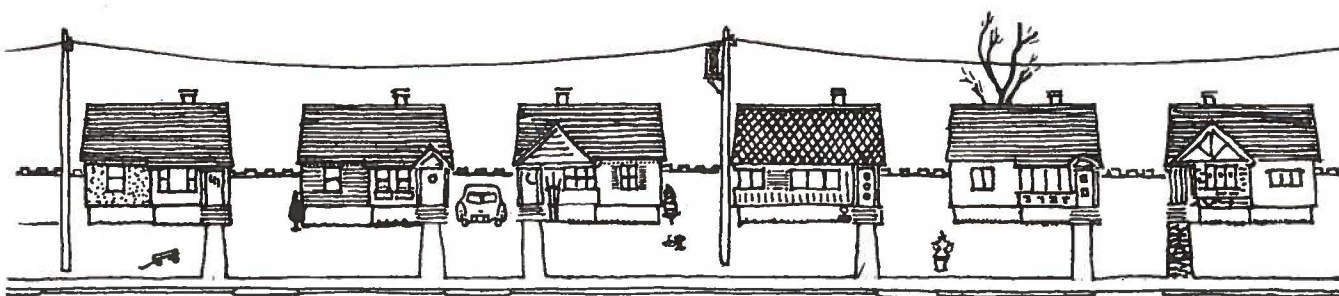


A nos lecteurs français...

Etant donné l'intérêt universel porté au problème d'habitation, nous vous envoyons le numéro de février de notre publication **LAYOUT FOR LIVING**. La publication courante d'URBANISME ne paraîtra pas ce mois-ci. Nous offrirons le numéro 18 d'URBANISME au mois de mars.

A-H. A.



"... a street for some reason named Belvedere Crescent..."

LAYOUT FOR LIVING

NUMBER 32

FEBRUARY 1950

FAIR PLAY IN HOUSING

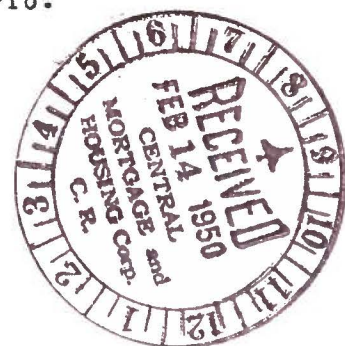
Why and possibly How to
SKETCH A LOCAL PROGRAM

VANCOUVER'S FIRST NEEDS

COMING EVENTS

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February 1950

Number 32

LAYOUT FOR LIVING

Publicly Aided Housing: the Rules of the Game

Some months ago Mr. Arthur Ling was quoted in the *Architects' Journal* as saying in the Royal Institute of British Architects: "The test of our success in planning, I would suggest, is not the quality of our planning reports . . . but what is happening on the ground: how many new neighbourhoods have been built, how many new towns have been built, how many regional planning schemes have been put into practice. It is so easy to be lulled into a sense of well-being by words or documents if one does not stop now and again to examine the extent of achievements. . . . The results must satisfy both the architect or town planner and the people for whom he designs and builds. This requires effort on both sides, and a first essential is that people shall be in a position to feel that they are the initiators as well as the recipients. . . ."

Whether we feel it yet or not, Canadians through our governments are becoming the initiators as well as recipients of more and more building. A year ago, the then Minister of Reconstruction told the Canadian Construction Association that "directly and indirectly, the federal government is the industry's best customer." Last December, the *Monthly Review* of the Bank of Nova Scotia reported that housing, utilities and public buildings accounted in large measure for the billion dollar construction achievement in 1949; it said: "The largest increase in capital investment this year has been in the governmental sphere." It was in this knowledge that CPAC, the Canadian Society of Landscape Architects, and others, submitted to the Vincent Massey Royal Commission that the federal government, in direct proportion to its wider undertakings, is called upon to *plan* and to *show* how well such tasks can be done.

The most prominent kind of building in the federal government's present program is housing. The Hon. Robert Winters, speaking to the Ottawa Branch of CPAC and in a national broadcast in January, said the government now intends to help three groups of Canadian families: (1) Those who with some help can afford to buy their houses; (2) Those who with some help can afford to pay economic rents; and (3) Those who, with

present building costs and family incomes, can afford out of their own budgets to pay only a part of the economic rent for the accommodation they must have. This last group will be helped for the first time by the federal government under the 1949 Act, in any Province where the provincial government is willing to subscribe a minority share of the help they need. But all three groups are to be helped—in a sense, the 'buyers' and 'economic renters' are also being subsidized. Indeed, there is hardly any reason for government to be involved in housing other than to make that housing less expensive to its occupants, at some cost to the national Treasury.

A public agency thus instructed to help different families in different ways has a clear moral responsibility to make sure that its help will be given in the most effective ways, to the various families that need it most. This responsibility is only half discharged by saying: "See, thus many hundred thousand houses are built!" What kinds of houses? Which families can gain access to them, and which families cannot? Do the houses satisfy the needs of the people in them? Are the houses well placed in relation to work districts, schools, and the like? What kind of an area do the houses add up to, when so many are put together? How can more families be helped, and more residential areas be made satisfactory?

In short, our governments are in housing because the Canadian people want to use governmental machinery to help get more and better housing. To obtain a true picture of how and where to apply that help, the federal housing agency has been ordered to see to the *SURVEYS* of existing housing conditions; it is authorized to enlist regional, local and non-governmental agencies in collecting and spreading the necessary information. To be sure that, for a given outlay, the greatest possible improvement of housing conditions will be secured, there must be thorough *PLANNING* and designing to meet known needs. These are the common-sense requirements for fair play in publicly aided housing; they are also the instructions of the Parliament of Canada.

PUBLISHED BY COMMUNITY PLANNING ASSOCIATION OF CANADA, OTTAWA

Why Our Town Needs Full Use of the 1949 Housing Act

We live in a Canadian city which I shall call Canadon. Canadon is not among the oldest and largest cities in the country; but its problems—and especially its recent growing pains—are much like those of a dozen Canadian cities one could mention. During the war there was some change in the look of the place; since the war, the change (and especially the spread beyond the city boundaries) has been so rapid that even old-timers lose their way in the suburbs.

Canadon is the servicing and distributing point for a prosperous farming region, and is served by main-line railways whose repair shops are here. Highway trucking is very much used in this region. We are close to rich mineral deposits, and the processing of these resources accounts for the row of smoke-stacks on our sky-line. Not far off are some of the most popular tourist facilities in this part of the continent. The average family's income in Canadon just now is perhaps a shade higher than for the nation as a whole; though everybody here knows how closely his welfare is linked to the prosperity of the farmer, the tourist and the industrialist who pass through our streets.

We've heard a good deal in Canadon (especially at election times) about the housing problems of our community. There seemed to be a great many new houses going up, and yet those who should know say the shortage is as acute as ever. Members of building firms and the City Council said as much was being done as could be done with the men, money and materials available—but some of us were tempted to question whether our people could not somehow find a better way to build. We wondered, but we had no alternative to suggest. . . .

Then we heard on the radio last November that Parliament was discussing some additions to the National Housing Act. A few weeks later, some of us received our December issues of a bulletin called *LAYOUT FOR LIVING* published by the Community Planning Association of Canada. This bulletin suggested that the new Act would make possible the building of more kinds of housing than before: "The new legislation offers for the first time the possibility of new rental housing to Canadian families of low income." It quoted the Hon. R. H. Winters as saying that "it is not beyond the bounds of possibility that the Federal Government might make its aid contingent upon housing developments forming part of a properly organized community plan." He also said: "It is for each of the

Parliament has made it impossible for any City Councillor or Legislative Member to go on asking sincerely: "What more can our administration do about housing?" There is plenty now to be done, Your Worship and Honorable Sir—and some of the most important things should be done in the next three months. We think you may find some ideas for official action coming out of the spare-time thinking of common citizens. If you like, here's one attempt to start the ball rolling . . .

municipalities to present to their Provincial Government a statement of their housing requirements and a proposal for the kind of housing program which would provide for increase in the stock of housing and also for the systematic replacement of obsolete housing."

Now we have a CPAC Branch in Canadon, and when some of the Members met we asked each other some questions:

Why did Parliament add low-rental housing aid to the older kinds of aid?

Of what use are the new housing provisions in our town? How can we get a rough and ready picture of Canadon's housing needs?

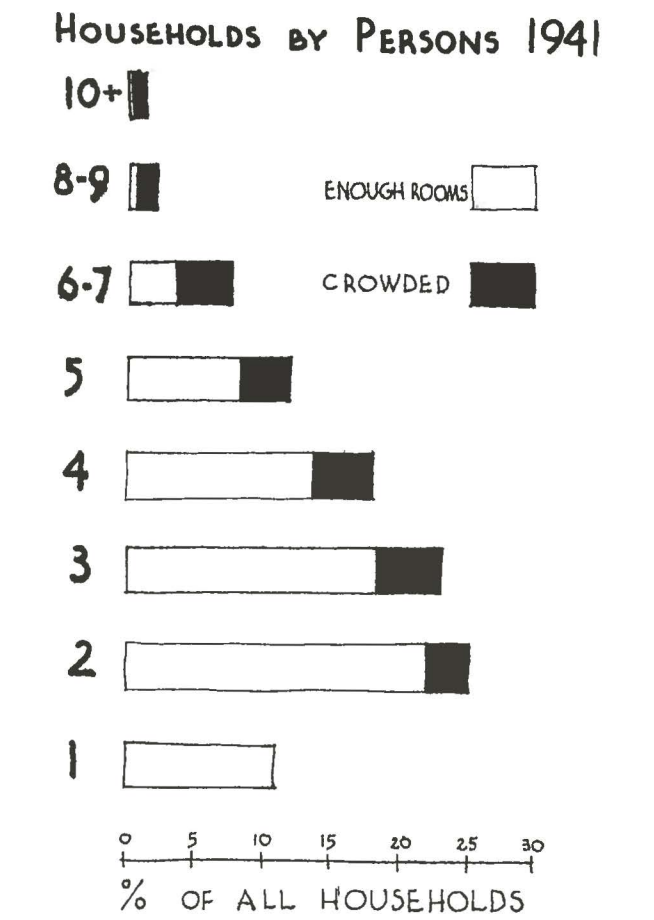
Do many of Canadon's families need rental housing? How many of them need low rental housing? What kinds of housing? How is this picture being improved by the housing now being built? How can the new National Housing Act be applied to help more kinds of families in Canadon? To produce more variety and attractiveness in our growing residential areas? What do we think City Council should do about it? What should the Planning Board do? Is there something for the Provincial Legislature to do? With these questions to look into, we set up a Housing Committee of the Canadon Branch of CPAC.

Our Branch has held some public meetings in the Canadon Public Library, and we knew that the library staff keeps track of a great many of those housing booklets and papers from the Government in Ottawa—the kind that might answer some of our questions if looked at carefully. So two members of our housing committee agreed to see what the library's information would reveal about Canadon's housing.

"I think we can find the main facts in a couple of hours," the librarian told us after we explained our mission. "Or at least enough to provide a working appreciation of Canadon's housing needs, and of the steps required to make full use of federal government aid in meeting them. But the picture of need that we can extract from government documents will be approximate only, because the only complete Canadian Housing Census was taken nearly nine years ago." With this she pulled a red bound volume from a shelf and we started to work.

The red book was labelled *Eighth Census of Canada, 1941, Volume IX: Housing*. Table 20a shows that more than half the families in Canadon (and indeed in almost every city over 30,000) were renting their houses. Table 21c shows that in 1941 the rents most commonly paid (covering half the tenant families in town) were between \$15 and \$29 a month. Table 19c shows that of Canadon's wage-earners who were running households, exactly half were earning in 1941 between \$1000 and \$1999. (The wages have risen more than the rents have since 1941, we suspect; but have the wages risen enough for these families to have a chance at any houses built since 1941? . . . Well, that's getting ahead of ourselves, but we could already guess why a special place in housing programs had to be made for tenant families of modest income—they constitute a quarter of the families in town.)

How good was the housing these families found for themselves in 1941? To give some indication, we noted the figures in Volume V (*Populations, Dwellings, Households and Families*) of the 8th Census. Table 18 shows the households by number of persons, and by number of rooms. Counting one room per person as about enough space in a household, we could see which kinds of household were most frequently overcrowded in 1941. They looked like this:



A. Overcrowding (less than one room for each person) among the households in our town at the 1941 Census

The overcrowding seems to have been most common among households of from three to seven persons, and in 1941 overcrowding affected one household in every four in Canadon. If we could have devised a house building program in 1941 to meet the demand arising from overcrowding, we should have built four-fifths of our new houses of from four to at least eight rooms. The chart looks as if we might well have distributed them more or less evenly among those sizes; but a moment's reflection shows that we should have put special emphasis on the larger sizes, for two reasons:

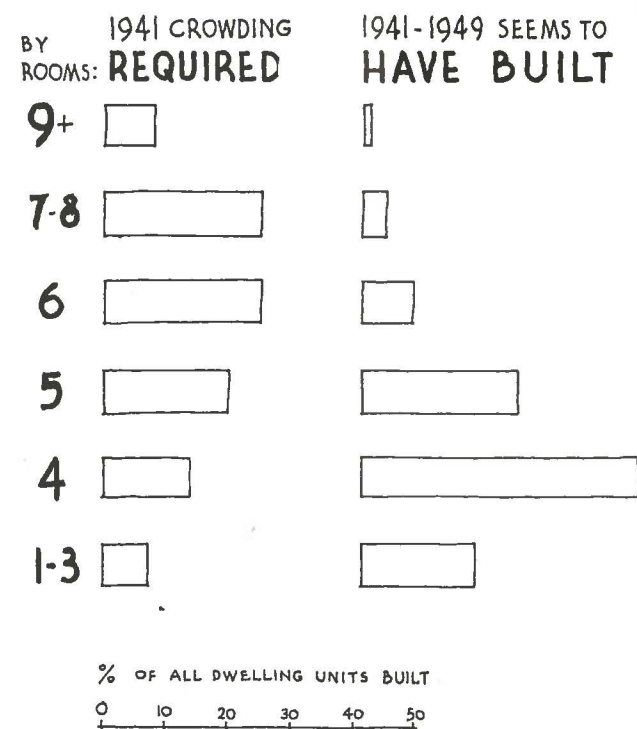
- (a) We don't know *how much* overcrowding there was in each household from this chart, but certainly some of the families lacked more than one additional room. (Table 18 actually shows many families of six or more persons living in one or two rooms.)
- (b) The Census was taken at a particular moment, but within the very month that followed, some of these households surely grew in numbers. Where half the families are tied to their houses by ownership, and the rest are tied by the fact that there are no other rental houses on the market, it would be well for housing programmers to build some room for family growth into new houses. This is especially necessary when new families have been forming so rapidly of late.

So a sound program to cope with overcrowding in Canadon in 1941 might have been made up like the left side of Chart B.

Then we looked at table 37 in Census Volume IX to see what the heads of our overcrowded households could afford to pay; it turns out that their incomes were only a little below the range of *all* wage-earner heads of households; again, nearly half of them were earning between \$1000 and \$2000 in 1941. This may lend colour to the view that they were overcrowded, not so much because of low earning power, as because of large families. Turning back to Census Volume V, Table 28, we can see the incomes of family heads according to the number of children at home. Assuming (as suggested by Census and other data) that to accommodate four or five children, a man would have had to pay at least \$30 rent, we find that only 39% could do so; or assuming a \$35 rent to accommodate a family with six or seven children, we see that only 9% could do so. The father of the large family was not far below par in income, but big houses cost much more than par!

Dwellings Built Since 1941

We had some difficulty in finding out the size of the new houses built in Canadon since the 1941 Census. We knew there had been a lot of building and we were able to find out how much the total had been. We found, however, that between 1941 and 1946 nobody remembered to count the kinds of houses built; had we lived in a Prairie City we could have found part of the story from the 1946 Prairie Census. (The Dominion Bureau of Statistics published in 1949 their *Housing Bulletin* No. 7-541-0, which shows by size the houses



B. Distribution of new units by size as required to relieve the overcrowding of 1941 (left), alongside the distribution by size of units actually built since then (right)

built in Prairie Cities of 30,000 or over in the five years up to that Census.) Since 1946 the overall count has been shown for all Canada and for the larger cities by the Dominion Bureau of Statistics in *Supplements to Housing Statistics* for 1946 and 1947, and since then in numbered monthly *Housing Bulletins*.

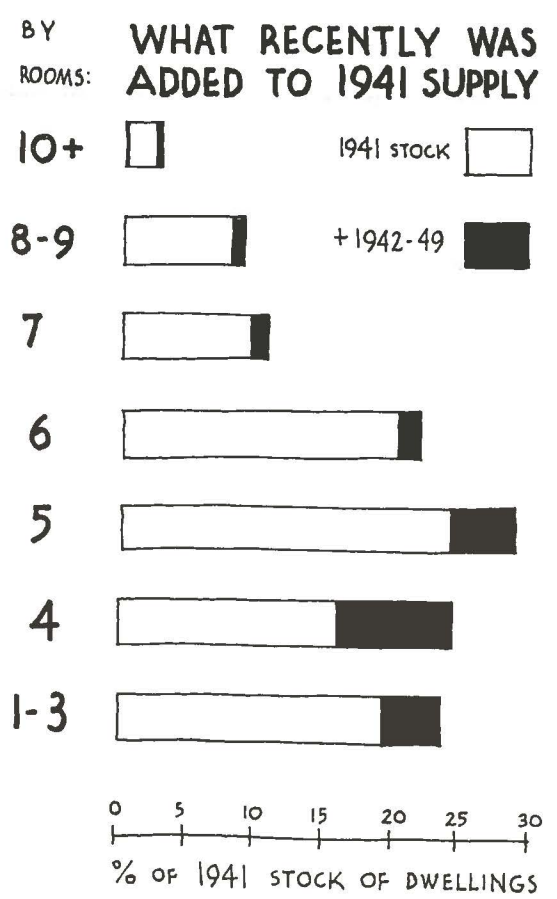
From these Bulletins we learned that between January 1946 and September 1949 Canadon built additional houses amounting to nearly 25% of its 1941 stock. We knew that in the years between 1941 and 1946 we had not built nearly so many; we found a number of guides in guessing how many and what kind had actually been built. The first of these guides was the *Annual Report* of the City Assessment Commissioner, which showed the number of dwellings by his count for each year; from this it appeared that between 1941 and 1946 there had been about a 10% addition to the 1941 stock of houses.

To find out what kind of houses had been built in the 1940's was more difficult; but we were interested chiefly in the number of rooms in the most typical new houses, and whether they were built for sale or for rent. On the latter question we found some guidance in the *Annual Reports* of Central Mortgage and Housing Corporation, and also in the same Corporation's quarterly *Housing in Canada* and annual *Mortgage Lending in Canada*. From these it appeared that since 1946, at any rate, four out of every five new houses built in our

Province had been built for sale, and that practically all were built in the larger cities.

As to the room-sizes of Canadon's new houses we checked through the newspaper advertisements of new houses for sale; we were also assisted by the City Building Department, who made a spot check from the information they had received when issuing building permits. The results of these two approaches were confirmed when we made some counts of houses by room size in the predominantly new areas of the City. This was fairly easy because so many of the new streets contained houses of all one size. (One of our members sketched a few of them on a street for some reason named Belvedere Crescent; see back page.) The results of our investigations showed that the breakdown of houses actually built between late 1941 and late 1949 was something like the right hand part of Chart B.

From Table VI (c), volume IX of the 1941 Census we were able to chart the 1941 stock of houses by room size and then to add on what we estimated to be the kinds of houses built since then. The resulting 1949 distribution of all the houses in Canadon by room size looks like this:



C. Estimated effect of new construction 1942-1949 upon the size distribution of our whole stock of dwellings

Between 1941 and 1946 in Canadon there was nearly three times as much increase in the number of dwellings shown by assessment figures, as could be accounted for by building permits. We came to the conclusion that for every new house built in that period there were nearly two more "dwellings" created by splitting up larger old houses and installing extra kitchen sinks and the like. This would mean that not only was the main emphasis on the smaller sizes in new building (see above diagrams), but that the proportion of larger old houses *useful as such* had been pared away, by a good many of them being split up. Even ignoring that probability, we can see from the diagram that the result of house building in the 1940's was to make a little cottage with two bedrooms, a kitchen and a living-dining room slightly commoner than the six-room house (which predominated in the 1920's); and almost as usual as the five-room house (which was the kind most often built in the 1930's).

There is another change that took place in Canadon's housing stock during the 1940's. We began the period with half our families renting the quarters they lived in. During the 1940's we built over thirty houses for every hundred we had at the beginning of the decade; but of those thirty only about seven were for rent. At the same time a good many of the houses that had been rented at the beginning of the decade were sold during it for owner occupancy. There is no easy way to find out how often that happened in Canadon; but an official survey could probably get a pretty good idea from the assessment records in the City Hall. We suspect that the picture is something like this: of every 100 houses in 1941, 45 were owner-occupied and 55 were rented; by 1949 these houses had increased to about 135 units, of which perhaps 60 were rented and 75 owner-occupied. This was only partly because of the greater prosperity in the town, and much more largely because in prosperous times rental housing nearly always goes unbuilt.

Reviewing what we found out about house building in the 1940's, we decided that too much of it had been for sale, and too much of it was composed of smaller sized units. The question then arose as to how far public authorities shared responsibility for what had been built. It was no trouble to find out from the Branch Office of C.M.H.C. that of the houses built since 1941, about one-seventh were built directly by the Federal Government for war workers or veterans (all rented), and a further one-fourth of the new houses in Canadon were built with various kinds of lending aid under the National Housing Act (almost all for sale).

Canadon's Housing Program for the 1950's

With this information the Housing Committee went back to a full meeting of the Canadon Branch of CPAC. There was a long discussion of the meaning of what we had found, and the outcome of this discussion was recorded in these points:

1. Possibility of Any Program:

Our builders did all they could in the 1940's—but it was not a *program*, it was a turn of events. With the possibility of public aid for every kind of housing that would not otherwise be built, the authorities can now (and to apportion public funds fairly, someone *must*) draw up a housing program for the early 1950's. Federal authorities have said that the Municipality is to do this; but no harm will be done by a voluntary group sketching out something of the kind, so that interested people can begin to appreciate what lies behind the official Housing Program for Canadon.

2. Overall Size of Program

To set a realistic pace of house building, several guide-posts exist: How fast is the town growing? How many houses should be replaced as being unfit? How many are wanted to relieve overcrowding? How many are needed just to keep up with ordinary wear and tear? What volume are our local builders capable of? We did not attempt precise answers to all these questions, but reckoned as follows: Canadon's population has increased about 2% per year recently; at least 25% of dwellings (according to the *Financial Post* and other evidence) are unfit and/or overcrowded—we should try to add 2% per year to our stock on this account, too; of the good houses, few will last as much as 50 years longer—so we should be replacing 2% of them every year as well; altogether we should aim at building nearly 6% of our present stock each year in the 1950's. Our builders have never added more than 4% to the stock of dwellings in a year; so we decided to compromise by aiming at a 5% average annual addition in the early 1950's.

3. Program by Kinds of Housing

(a) Type of Occupancy

In the 1940's, we had an annual addition of about 2% of our housing stock without public aid of any kind; we want to do nothing to reduce this rate in the 1950's, but we have no reason to believe the private program will greatly expand. As before, it will be almost all for sale, with a few high-rent apartments. The public questions are: Can public aid lead to the building of the 3% rate by which purely private building falls short of the need? What is the fairest way to assist the building of the additional 3% which to be built must have some aid? This must be apportioned as between dwellings for rent and for sale, and as amongst dwellings of various sizes. In the past decade, house-buying Canadonians got twice as much public assistance as house-renting Canadonians; there would be common justice in reversing this for at least a few years, because over half our families are tenant families.

There are other reasons for stepping up the rental proportion: nearly half our wage-earner family heads are employed by local branches of regional or national corporations, and some are likely to be moved to

other centres. Also, half our wage-earner family heads earn less than \$2500 a year, and very few in that group have saved up a \$1000 down payment (required even under the liberalized provisions for house-purchase of the National Housing Act). Further, this group is frequently obliged to move within Canadon, as the family grows or the job changes. (Family Allowance and Compulsory Savings records show that Canadian city families change their addresses about once in five years.)

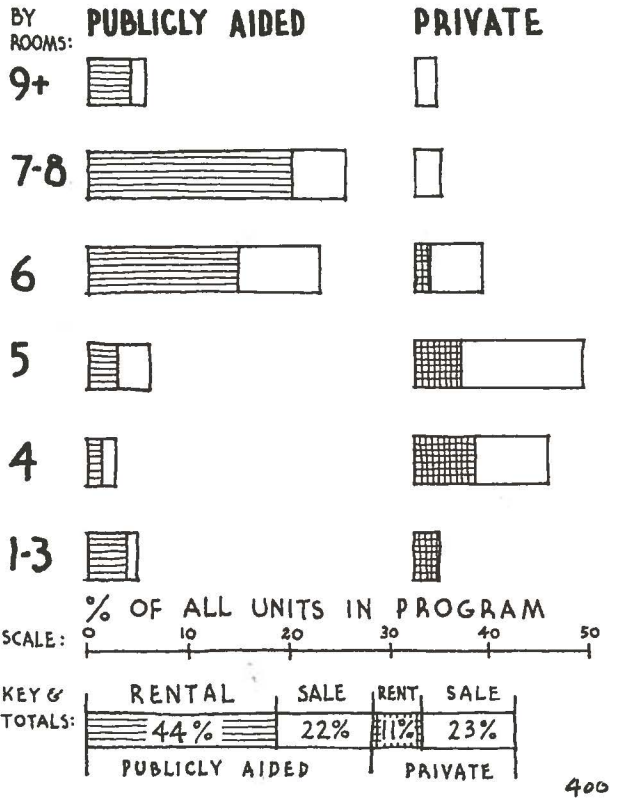
So to meet the needs of the people of Canadon, and to make amends for the one-sided kind of public housing aid of the 1940's, fair play requires that two units for rental should be publicly assisted for each unit for sale so aided in the early 1950's. This would be consistent with the declared national objective of steady, high levels of employment. The man earning less than \$2500 a year, even if he could own a house, might find himself lacking the cash on hand to make a move when his job required it. This inability to move to the job results in 'frictional' unemployment, and economists support the view that, for full employment, the major part of publicly assisted housing (which is for families with modest incomes and savings) should be rental housing. Fully one-tenth of the whole Canadian labour force were placed in new jobs by the National Employment Service last year.

(b) *Sizes of Dwellings Programmed*

Again, it seemed only fair to compensate during the next few years for the emphasis placed on units in the house building of the 1940's. (See chart B.) Also, we believe that inadequate housing is forced on families not only by lower-than-average income, but also by higher-than-average size. There is a special case for public aid to that group of families. But we should also build enough small units for the growing number of elderly Canadonian couples. The outcome of these discussions was a kind of publicly aided rental and sale program for the next few years as shown in Chart D, left side.

The privately financed additions to the housing stock (a 2% annual increment, i.e. proceeding at two-thirds the rate of the publicly-assisted house building) will probably be distributed, as to room-sizes and as between rental and sale units, somewhat as they were in 1949. There may be some tendency to increase the portion of bachelor apartments in Canadon, and to depart from the concentration on four-room cottages for sale. If so the private building program might look like the right hand side of Chart D. The combined effect of publicly aided and privately financed new house building in the next few years would then correspond to the need in 1941 (as indicated by overcrowding, Chart B), but compensated for the small-house-for-sale emphasis on the later 1940's.

DRAFT PROGRAM FOR 1950'S



D. Publicly assisted program for next few years (left) reckoned to emphasize larger units and rental units thus counterbalancing expected private construction (right); the combined program to take care of population increase as well as over-use and obsolescence of present dwellings

What Public Aid for Each Kind of Housing?

We felt we had by this time got as realistic a grasp of the fitting program of housing for Canadon as a group of amateurs could get in a few hours of spare time. Further refinements we left to the official programmers. Even they will probably have to do several years' house-building before they can check their estimates of need against the 1951 Housing Census. We are prepared to be proven quite wrong in some particulars; but at least we believe we have sorted out the main needs to be taken into account—and are in a position to appraise in some fashion the official weighing of these needs. We found that it was important to distinguish between *kinds* of housing need. We were soon to see that there are (or could be) available several kinds of public aid. Our Housing Committee tabulated the provisions under the National Housing Act of 1944 (as amended to 1949) in this way:

Dwellings for Rent

1. Lower interest and longer terms for the private landlord
2. Rental Insurance for the private landlord
3. Federal-Provincial creation of housing for operation by Municipal Housing Authority at rents sufficient to repay the whole cost
4. Federal-Provincial creation of housing for operation by Municipal Housing Authority at a deficit recoverable from senior governments

Dwellings for Sale

5. Lowered down-payment, lower interest and longer terms for the purchaser of privately-undertaken building—whether as an individual or as a member of a co-operative
6. Federal-Provincial creation of houses for sale on terms devised to cover the whole cost.
7. Federal-Provincial creation of houses for sale at a loss recoverable from senior governments

Some of these kinds of public aid are much more important than others; for instance, we found that in Canadon almost all the rental housing built to date with Types 1 and 2 public aid (Landlord credit and Landlord income guaranteed) has been small and expensive. The units averaged less than four rooms each, and were renting at from \$60 a month up (i.e. for small families in the most prosperous quarter of Canadon society). We puzzled a bit as to why those catering exclusively to this group should have their ventures publicly underwritten at all. But allowing for better building conditions ahead, it may become possible for the private landlord with federal aid in borrowing (Type 1) to offer decent, small quarters at \$55 a month. He will not welcome tenants unless they have incomes ranging upwards from \$225 a month. (According to the *Labour Gazette* the average monthly salaries and wages now paid by the larger employers in Canadon are just under \$200 a month.) The small family with more than one bread-winner may earn as much as is needed to qualify for dwellings built with Type 1 aid. Type 2 aid does not increase the market for the private landlord; but is an inducement to him to cater to the market that already exists, by guarding him against loss. Even with that inducement, it would seem unwise to count on more than about one-tenth of the overall program being carried out with public help of Types 1 and 2.

Type 6 aid (Governmental construction for sale at cost) was for us somewhat puzzling. To build such housing, one would have to know what families should be publicly encouraged to assume the responsibilities of house "ownership," yet should be publicly shielded from paying the legitimate builder's profit. In the past, some Canadonians with incomes of \$2400 have paid normal profits on the houses they bought; few families with less income are well advised to assume the ties and obligations of purchase at all. So this proposal boils down to a thorny administrative problem of identifying

(to everybody's satisfaction) the few families in between—who are to buy, but are to escape paying normal profits; in Canadon, we don't think the number of these families would justify the trouble facing a housing agency in picking them out and fighting off the rest.

As for Type 7 (Governmental construction for sale at less than cost) this proposal is presumably put in for the sake of symmetry. For reasons already mentioned, we are unable to endorse the notion that families, whose limited income has all to be spent immediately on daily needs, can in their own or the community's best interests be tied down to particular houses in Canadon by a phoney kind of home ownership. We are convinced that most of the publicly assisted house building in the next few years should receive aid of Types 3, 4 and 5 (Governmental construction for rent at cost or less; private construction with federal credit joined to private credit).

The main objective of the 1949 amendments to the National Housing Act is officially declared to be to bring publicly assisted housing within the reach of a significantly wider range of Canadian families. When we apply that objective to Canadon, it means that a sizeable proportion of the dwellings represented in the left side of Chart D should be for families who were excluded from assistance under previous National Housing Acts.

In the private house owner's sector, the amendments make two new groups of families eligible for public aid: those who have ready cash for only a small down payment—but can make larger monthly payments; and those who wish to build as members of a co-operative society. The first provision makes the Act of use to people in more varied circumstances (or rather, it makes 'official' a good deal of borrowing of equity that went on in any case); but it does not admit of aid to families essentially less prosperous or secure than were helped under the 1944 Act. We have allowed for a slight increase in the Type 5 part of the program on this account. The co-operative way of building has advantages in terms of unified design of a group of detached dwellings; and with careful organization and management it may show some slight savings in land and construction overhead costs. But that will require considerable schooling and experience in the method. In Canadon, there are not yet any highly organized housing co-operatives under way; we estimate that this provision is unlikely to help any great new economic group of Canadonians to become house owners until at least 1952—so we have put very little co-op housing in our immediate program with Type 5 assistance.

The remaining part of the public program for rental will thus have to be governmental construction—for operation by the Canadon Housing Authority either at cost or at a loss. Governments can wait long for projects to repay costs, and while waiting can set the interest rate as low as 3%. Therefore the new small flat that

rents privately for \$55 can be rented, if government-built, at a 'cost' of maybe \$42 a month. Larger government-built units for rent-at-cost might run \$8 or \$9 per extra room above that base figure . . . and we saw that larger units are especially needed. However, the heads of larger families are likely to have only average incomes, and will be unable to afford many units renting at costs of more than \$55—i.e. for more than six rooms. There will also be many elderly couples needing only 1 or 2 rooms, but whose retirement allowances will not stretch to the \$40 monthly cost. So the bulk of our Type 3 assistance (publicly built for rent-at-cost) will be in units of from 3 to 6 rooms. From Chart D it can be seen that Type 3 aid cannot be applied to more than about one-fifth the total program

Some 15% of the overall program still remains in the publicly aided rental sector, but is needed by families who cannot sustain monthly rents sufficient to meet the costs of building. If the objectives of the program are to be met, this 15% of the overall effort must be given Type 4 aid: governmental construction for rental by the Canadon Housing Authority at a deficit—this loss to be recoverable 75% from the federal government, and 25% from sources to be specified by the provincial government. Summarizing, our total Canadon Housing Program for the years immediately ahead looks like this (the distribution by sizes being shown in Chart D):

Type	% of Total
PRIVATE	
For Sale	23
For Rent	11
PUBLICLY ASSISTED	
For Sale (Part I of N.H.A.)	22
For Rent (Part II of N.H.A.)	10
PUBLICLY OWNED	
For Rent at Cost	19
For Rent at a Loss	15
	100%

Where Should the Dwellings be Built?

With this outline program of house building in mind for Canadon, the next question is, where to place them? We know there are many complex questions having to do with land prices, growth trends, existing services and use of land (and popular pressure against demolition of any dwellings, however unfit). But in Canadon, we have two broad choices: to extend at the outskirts,

or to clear and rebuild near the centre. In the latter case, the Housing Authority might ask for a National Housing Act slum clearance grant (such as the Toronto Housing Authority obtained for Regent Park). But Mr. Winters has said such grants would be allowed in the near future only in exceptional cases, as where some new building on the site can precede the destruction of any old houses, or other provision can be made nearby for present inhabitants. This looks difficult in Canadon, so we are prepared to countenance some further postponement of slum clearance—provided the areas will be slated right away for planned reconstruction, and that steps will be taken to check further deterioration of these areas and to forestall piecemeal alterations out of keeping with the long term reconstruction plans. (The residential areas to be re-planned show clearly in the *Housing Atlas* of Canadon prepared by D.B.S. from the 1941 Census; we noticed that similar data for the larger Prairie cities as of 1946 have come out in Bureau of Statistics bulletins in the *Dwellings, Households and Families* series based on the Census of that year, which was taken by 'social areas'.) Meanwhile, Canadon's new housing for the next couple of years will probably be built on the edges of town. The next question: which edges?

The way Canadon has been growing since the war was shown crudely in a recent map in *LAYOUT FOR LIVING*. As in most cities in Canada, the spread has largely been north and west. The new schemes for water and power supply, sewerage, street and school construction run mostly that way. The new housing for 1950 and 1951 is almost certain to be there too. The selection of particular tracts of ground is for the officials to do. But having roughed out a program of residential building, we have some ideas as to the kind of land development that will give that program the best effect.

What Should the New Neighbourhoods Look Like?

There has been much talk of neighbourhoods in Canada, but very few planned and integrated neighbourhoods have been built. One difficulty was that no group seemed capable of gaining hold of enough land at a stretch to contain a neighbourhood, nor of holding the land until the neighbourhood could develop. This is to be overcome in the new N.H.A. proposals by which the federal and provincial governments can marry, to become land-parents for struggling infant neighbourhoods.

The other trouble about neighbourhoods up until now, was that almost all the housing undertaken was single cottages for sale—the neighbourhood grew up on a diet of nothing but Belvedere Crescents (see sketch). Many of our best families live in areas that were planned, to be sure, but have acquired a jagged outlook resulting from being fed to the teeth with bungalows. The new N.H.A. scheme, as we have seen, makes possible the construction of a much wider range of house types, for a wider range of family circumstances. The

Minister has repeatedly stressed the flexibility of the legislation. There is nothing in the Act to prevent several types of dwelling being judiciously blended in each project, on every street if need be: single houses and flats for sale or rent by private landlords (whether publicly assisted or not), plus some publicly owned terraces or apartments for young families, large families, elderly couples. Such areas could be attractive to visitors, and endearing to their residents. (We hope to see good examples of such projects illustrated soon in *LAYOUT FOR LIVING*.)

The very fact that such areas would be pleasant, as compared with many recently built suburbs, would be a good reason to build them. But there would be other public advantages: as their circumstances changed, families could change dwellings within the area, rather than having to move far away to get more rooms. The area would maintain its property values, instead of being much in demand by young couples now, and abandoned as suddenly in 1955 as no longer of use to the same couples. The buildings could be constructed more economically as residences, and need not incorporate the higher standards of load-bearing, wiring and plumbing so often demanded by local codes—in case the installations are later turned to commercial use. The local school could do its job better because it need not cope with a sudden flow—and then an ebb—of youngsters. Local shops could maintain a variety of wares, rather than having to stock to the ceiling with pabulum now, shifting soon to wheaties. The monotony of the Belvedere Crescents, like most bad appearances, is not merely a matter of taste: it is the danger sign of unsoundness and inefficiency in city building. The new housing proposals permit Canadon to heed the sign.

What Official Action Should be Urged?

At this stage we could see how the outstanding housing needs of Canadon could be surveyed; and how a program of private, publicly-assisted and publicly-owned house-building (as now provided in the National Housing Act) could be drafted in accordance with the needs. We could see the perils facing Canadon in the absence of the program. Before any such program could have full official force and effect, there are several clear steps to be taken:

The process by which, in respect of houses, supply has been adjusted to demand hitherto (in both Britain and America) is very slow and imperfect in action. Under a market economy, the supply of houses does not follow the demand closely . . . Building contrives to fluctuate exceptionally and violently though engaged largely in meeting demands which do not fluctuate. . .

—Sir William Beveridge in *Full Employment*.

Steps to carry out the Program:

- (a) *By the Province*
 - i To enter into an agreement with the federal government committing provincial sources to 25% and the nation to 75% of the loans and costs involved in creating housing under the joint auspices of the two governments. This agreement might, under the Act, cover dwellings built either for sale or for rent. It will not help Canadon's most pressing needs unless it provides for rental housing, for operation both at cost and at a loss.
 - ii To enter into a similar agreement with the federal government, committing them to share in the same ratio in the lending of money to acquire and service land for residential building.
 - iii To vote funds from the Provincial Treasury, sufficient to meet provincial obligations with respect to each approved municipal annual program (like Canadon's). This money would in the next few years be almost entirely for recoverable advances to launch the program (averaging up to \$30 million in annual loans in our Province). In subsequent years, lesser amounts would be required annually to meet one-quarter of the operating losses (mounting up to annual grants totalling perhaps \$1 million by the fifth year of the program).
 - iv To authorize the establishment by municipalities of Municipal Housing Authorities with powers and means to manage the publicly owned housing once it is built. Some municipalities already have Housing Authorities; others may want provincial help in setting them up. All the municipal housing authorities will have to have advice from senior governments on the conduct of need-surveys and drafting of programs—so that provincial and federal aid can be fairly distributed as between municipalities. In this connection, the Provincial Universities may be encouraged to develop survey, programming and housing management methods—and to train personnel in their use.
- (b) *By the Municipality*
 - i To set up a Housing Authority with adequate staff. (This may have to be provisional pending the Provincial legislation). To put the authority to work on the official surveys—great refinements of such amateur work as ours. To produce an official housing program for Canadon and to forward it to the proper Provincial Department.
 - ii To put the Planning Agency to work on the selection of sites and the layout of local improvements to ready those sites for the carrying out of the program—all in accordance with overall plans for the whole municipality.

concluded overleaf

Our group had obtained this approximate picture of Canadon's housing need, and of the steps required (and now encouraged by Parliament) to set about meeting that need. Obviously, success will depend on a complete community endeavour. We concluded that our arguments should be set out, if they were ever to be improved upon by the Local Council of Women, the Labour Council, the Legion, and the other local groups who are on record as sharing our interest. Then these voluntary societies could jointly submit the argument to members of the Planning Board, the City Council and the local Members of the Provincial Legislature. No doubt they too would see flaws in the case—but we believe it will still hold enough water to turn the wheels of official machinery a little.

The housing situation in Canadon is serious. The past efforts to meet that situation have, we think, put new strains on the whole fabric of our city. (Glancing back over the official documents we used, we don't think the picture in any other major city in Canada is very different.) The Parliament at Ottawa has given a lead in tackling this situation on a broader and saner front. Parliament has made it impossible for any City Councillor or Legislative Member any longer to go on asking sincerely: "What more can our administration do about housing?" There is plenty now to be done, Your Worship and Honorable Sir—and some of the most important things should be done in the next three months. We think you may find some ideas for official action coming out of the spare-time thinking of common citizens. If you like, here's one attempt to start the ball rolling.

P.S.: You may want to use figures for your own city similar to those we used for Canadon. In that case, the books we used in the Canadon Public Library were:

- Eighth Census of Canada*, Vols. V and IX
- Housing Statistics* (Supplements), Dominion Bureau of Statistics
- Housing Bulletins* Dominion Bureau of Statistics
- Housing Atlas*, Dominion Bureau of Statistics
- Housing in Canada*, Central Mortgage and Housing Corp.
- Mortgage Lending in Canada*, Central Mortgage and Housing Corp.
- Annual Reports*, City Assessment Commissioner
- Financial Post* (especially issues featuring our region)
- Labour Gazette*, Department of Labour, Ottawa

It is in the matter of priorities that a citizens' organization can find its most useful and important role. We may not be able to say how a development should be carried out—we turn to our technicians for their trained help on *how*—but we can give expression to *what* shall be developed, and in what order. . . . It stands as a major challenge to the citizens to give such direction to the planning program: to get information, to discuss problems and programs based on that information, to give expression to views and proposals arising from such discussion.

—Citizens' Council on City Planning, Philadelphia

Survey of Vancouver's Housing Needs

The Bill giving the federal government the power to enter into agreements with provinces for the creation of housing for sale or rent (including, where necessary, housing for rent below the economic rates) was given Royal Assent on December 10, 1949. Two days later, the Premier of British Columbia and Mr. D. B. Mansur, President of Central Mortgage and Housing Corporation, met in Victoria with the mayors of B.C. cities and towns to discuss how that Province should take advantage of the newly-broadened National Housing Act. The final outcome of those discussions will be revealed when the B.C. Legislature is presented with a housing bill to complement the national legislation—some weeks after this is written.

The Victoria discussions of provincial housing legislation are said to have dwelt on the question whether subsidized housing should be provided for. The delegation from Vancouver are understood to have been most hopeful that their city would be empowered and aided by the Province in securing this as well as the other kinds of housing for which Ottawa will subscribe the lion's share. (See page 1 of this issue.) Vancouver's spokesmen were armed with some up-to-the-minute indications of the needs of their fellow-citizens, because in the preceding ten days the Vancouver Housing Authority had taken a speedy measure of the kinds of housing wanted, and of the ability of those seeking housing to pay the going commercial rates.

This sketch survey of housing need was made by means of a questionnaire, run with explanatory articles on December 3 and 10 in the metropolitan dailies. (The question form is shown at about half its original size on this page.) Retail druggists co-operated in distributing and collecting the questionnaires. The results were quickly tabulated by the Authority, for the briefing of the city's negotiators with senior governments.

The Vancouver *Sun* of December 12 was able to report some preliminary results. All sections of the city were represented in returns so far analyzed, although many further forms were turned in during subsequent weeks. Within 48 hours of the passage of the federal legislation, the Chairman of the Vancouver Housing Authority released these figures:

Of the families quickest to report their need of housing—60% had annual incomes between \$1800 and \$2500; 77% had incomes of \$2000 a year or less; 59% of those wishing to buy houses were earning \$1800 to \$2500.

Amounts of cash available for down payments by would-be buyers:

Over \$1000.....	28%	of families reporting
Just \$1000.....	27%	" " "
\$750-\$1000.....	9%	" " "
\$500-\$ 750.....	10%	" " "
\$500 or less.....	26%	" " "

By December 22 the *Sun* was able to make a more complete report: over 2500 forms had been turned in, and 54% of the families reporting wanted rental housing. The proportion of prospective buyers with

CITY OF VANCOUVER HOUSING AUTHORITY

This information is being compiled for use by the City Council when negotiating with representatives of the Federal and Provincial Governments in connection with housing requirements.

ALL INFORMATION STRICTLY CONFIDENTIAL

NAME (Mr., Mrs., Miss) Married _____
ADDRESS Single _____
OCCUPATION Widow _____
AGE Widower _____
Pensioner _____

It would be of great assistance if you would indicate your average yearly income. Answering the question, of course, is quite optional.
Total family income \$ _____
Total number of persons in household _____ Number of children _____

If you wish TO BUY
What is the maximum down payment you could make? \$ _____
What is the maximum monthly payment you could make? .. \$ _____
How many bedrooms would you need? .. . _____

If you need TO RENT
What is the maximum monthly rent you could pay? .. . \$ _____
How many bedrooms would you need? .. . _____
If single, would you need cooking facilities? .. . _____

PRESENT ACCOMMODATION

House _____ Suite _____ Housekeeping rooms _____
Rent per month _____ or per week _____ Heated _____ Unheated _____
Living Room (exclusive use) _____ If shared, with how many? _____
Kitchen { " " } " " " " ? _____
Bathroom { " " } " " " " ? _____
How many bedrooms? _____
If accommodation is inadequate, please state briefly in what respect, ..
.....
.....
.....

Please cut out and return to:
VANCOUVER HOUSING AUTHORITY,
c/o Dunsmuir Hostel,
500 Dunsmuir Street,
Vancouver, B.C., or your local drugstore.
(Additional copies may be obtained from the Vancouver Housing Authority or your local drugstore.)

PLEASE NOTE: Letters mailed in Vancouver require a 3c stamp.
This form is not to be treated as an application for housing accommodation.

C. E. THOMPSON
Mayor, City of Vancouver.
Alderman Archie F. Proctor
Chairman Housing Authority.

December 3rd, 1949.

\$500 or less for their down payment had grown to 33%; 67% of all would-be buyers had incomes under \$2500, and 88% of them under \$3000. (There was some doubt, in the Authority's view, whether any program should encourage this group as a whole to undertake house-ownership.) Only one-quarter of one percent of the house-seekers had incomes over \$4000. In short, the acute need in Vancouver for moderate and low rental housing was again pointed up by these replies.

Of those who said they wanted rental housing, 69% had incomes less than \$2000 a year, 95% had less than \$3000. In other words, they need accommodation at \$25 to \$35 a month. A small percentage of replies came from people receiving social assistance, but 15% came from people receiving pensions.

The kind of accommodation sought by those returning the questionnaires is indicated by this table:

	Seeking to Rent	Seeking to Buy
1 Bedroom.....	26%	6%
2 Bedrooms.....	51%	54%
3 Bedrooms.....	21%	37%
4 Bedrooms.....	2%	3%
	100%	100%

The *Bulletin* of the Vancouver Housing Association for January gives further comment upon the Survey: "The size of the sample represented by the replies is large enough to provide a clear picture of the qualitative, if not quantitative housing need, which was indeed the sole purpose of the survey. The total cost of the survey to the City was under \$800. The most striking fact revealed by the figures is the preponderant need for low and moderate rental housing...

"In deciding housing priorities, even if the problem is regarded as a purely financial and administrative one, there is little question that housing for the low income groups should be the primary concern of the City—since the ultimate savings in social and administrative costs, and of the by-products of bad housing, would be much greater than the cost to the City of a low-rental housing program. Assuming an average subsidy as high as \$20 per month per family, and a one-third contribution by the City to the Provincial share of the expense, the annual cost to the City to rehouse 500 families would be only \$10,000 or *one-twenty-fifth of one percent of the City's annual budget.*" (Note: Addressing the Ontario Association of Architects last month, Dr. O. J. Firestone, Economic Adviser to Central Mortgage and Housing Corporation, indicated that the average monthly subsidy required in the four largest cities looked in 1948 like about \$14 per family. In this case, the City's annual cost for 500 families on the above assumptions would be only \$7000—or somewhat less than the City would receive annually in debt repayment for the same dwellings by making a corresponding loan of one-twelfth of the initial cost.)

Coming Events

- March 2-5** *Institute of Professional Town Planners*
Niagara Falls: General Brock Hotel
Joint meetings with American Institute of Planners. Inquire: Secretary, IPTP, 24 Bloor Street East, Toronto, Ontario.
- March 24-25** *Southwestern Ontario Planning Conference*
Windsor: Prince Edward Hotel
Third annual Conference of planning officials in Erie-Huron peninsula; special emphasis on suburban problems. Inquire: Secretary, Windsor Planning Area Board, 706 Canada Bldg.
- June 11-17** *Twelfth Biennial on Social Work*
Vancouver: Hotel Vancouver
Canadian Conference on Social Work with particular attention to views of Canadian students of urgent national social problems. Morning Institutes on special topics. Inquire: Miss Phyllis Burns, 245 Cooper Street, Ottawa.